



2-8-05

3624
JFW

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:

PATENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

On 2/7/2005

Hiba Moussa Rayan
(Type or print name of person mailing paper)

Hul
(Signature of person mailing paper)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

HARARA, MARWAN AHMED

Application No.: 09/839,838

Filed: April 23, 2001

For: METHOD AND MEANS FOR
CONDUCTING CASHLESS FINANCIAL
TRANSACTIONS

Art Unit: 3624

Examiner: Hani Kazimi

AMENDMENT AND RESPONSE TO
FIRST OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Notice of Non-Compliant Amendment mailed January 12, 2005, please enter the following amendments and remarks.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 6 of this paper.

Remarks/Arguments begin on page of this paper.